

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA**

In re: William Stout § Case No. 9:12-bk-01272-FMD
Lisa Stout §
§
§
Debtors

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jon M Waage, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/31/2012.
 - 2) The plan was confirmed on 02/24/2013.
 - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/30/2013.
 - 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
 - 5) The case was converted on 10/18/2013.
 - 6) Number of months from filing or conversion to last payment: 19.
 - 7) Number of months case was pending: 21.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$12,568.90.
 - 10) Amount of unsecured claims discharged without full payment: \$0.00.
 - 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 24,403.00
Less amount refunded to debtor	\$ 0.00
NET RECEIPTS	\$ 24,403.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,675.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,206.30
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 3,881.30
Attorney fees paid and disclosed by debtor:	\$ 1,938.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
Suncoast Schools F.C.U.	Con	121,796.00	121,795.66	121,795.66	16,773.54	0.00
Suncoast Schools F.C.U.	Sec	0.00	NA	NA	2,137.09	0.00
SUNCOAST SCHOOLS CU	Sec	21,978.00	NA	NA	0.00	0.00
SUNCOAST SCHOOLS FCU	Sec	7,981.00	NA	NA	0.00	0.00
Department Stores Nat'l Bank/Macy's	Uns	0.00	942.73	942.73	11.47	0.00
Department Stores Nat'l Bank/Macy's	Uns	0.00	2,357.48	2,357.48	28.70	0.00
ECMC	Uns	0.00	10,252.62	10,252.62	124.83	0.00
Capital One NA	Uns	0.00	1,374.05	1,374.05	16.73	0.00
Capital One NA	Uns	0.00	846.47	846.47	10.31	0.00
Nelnet on behalf of USA Funds	Uns	0.00	364.17	364.17	4.43	0.00
Nelnet on behalf of US Dept of Education	Uns	0.00	6,118.78	6,118.78	74.50	0.00
Suncoast Schools F.C.U.	Uns	0.00	77,971.91	77,971.91	949.33	0.00
Suncoast Schools F.C.U.	Uns	0.00	23,580.37	23,580.37	287.10	0.00
Midland Credit Management	Uns	0.00	5,025.15	5,025.15	61.19	0.00
Portfolio Recovery Assoc.	Uns	0.00	3,489.90	3,489.90	42.48	0.00
ABSOLUTE COLLECT SVC	Uns	0.00	NA	NA	0.00	0.00
AES/EDFUND	Uns	10,428.00	NA	NA	0.00	0.00
BAC HOME LOAN SERVICING	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
CACH LLC	Uns	3,490.00	NA	NA	0.00	0.00
CHASE / BEST BUY	Uns	1,576.00	NA	NA	0.00	0.00
CITI CTB	Uns	5,480.00	NA	NA	0.00	0.00
CITIFINANCIAL	Uns	5,025.00	NA	NA	0.00	0.00
DEPT OF EDUCATION /	Uns	2,387.00	NA	NA	0.00	0.00
DEPT OF EDUCATION	Uns	1,916.00	NA	NA	0.00	0.00
DEPT OF EDUCATION	Uns	1,388.00	NA	NA	0.00	0.00
DEPT OF EDUCATION	Uns	547.00	NA	NA	0.00	0.00
DOCTORS BUSINESS BUR	Uns	265.00	NA	NA	0.00	0.00
DOCTORS BUSINESS BUR	Uns	54.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	2,574.00	NA	NA	0.00	0.00
FINANCIAL CREDIT SVCS	Uns	200.00	NA	NA	0.00	0.00
KOHL'S CAP ONE	Uns	1,521.00	NA	NA	0.00	0.00
KOHL'S /CAP ONE	Uns	953.00	NA	NA	0.00	0.00
MCYDSNB	Uns	2,202.00	NA	NA	0.00	0.00
NELNET LOANS	Uns	420.00	NA	NA	0.00	0.00
PEDIATRIC ORTHOPEDICS	Uns	70.37	NA	NA	0.00	0.00
PHYSICIANS PRIMARY CARE	Uns	117.84	NA	NA	0.00	0.00
RAPID RECOV	Uns	943.00	NA	NA	0.00	0.00
RECEIVABLES PERFORMANCE	Uns	34,593.00	NA	NA	0.00	0.00
SUNCOAST SCHOOLS FCU	Uns	77,972.00	NA	NA	0.00	0.00
SUNCOAST SCHOOLS FCU	Uns	0.00	NA	NA	0.00	0.00
The Dellutri Law Group, PA	Lgl	0.00	4,038.00	4,038.00	2,100.00	0.00
The Dellutri Law Group, PA	Lgl	0.00	275.00	275.00	275.00	0.00
The Dellutri Law Group, PA	Lgl	0.00	300.00	300.00	300.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 121,795.66	\$ 16,773.54	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 2,137.09	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 121,795.66	\$ 18,910.63	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 132,323.63	\$ 1,611.07	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,881.30
Disbursements to Creditors	\$ 20,521.70
TOTAL DISBURSEMENTS:	\$ 24,403.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 11/14/2013

By: /s/ Jon M Waage
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.